State of West Virginia

County of BERKELEY



ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2011 OF THE CONDITION AND AFFAIRS OF THE

Farmers and Mechanics Fire and Casualty Ins.Co.

NAIC Group Code 4339	, 4339	NAIC Company Code 12611	Employer's ID Number 03-05	599676
(Current Period)	(Prior Period)			
Organized under the Laws of West Virginia		, State of Domi	cile or Port of Entry West Virginia	
Country of Domicile US				
ncorporated/Organized May 2, 2006		Commenced Busine	ess <u>July 24, 2006</u>	
Statutory Home Office 25 Administrative Drive	e, Martinsburg, West Virgini	a 25404		
		(Street and Number, City or Town, State	and Zip Code)	
Main Administrative Office 25 Administrative	Drive, Martinsburg, West Vi	rginia 25404		304-263-0809
		Street and Number, City or Town, State and Zip Co	de)	(Area Code) (Telephone Number)
Mail Address PO Box 1917, Martinsburg, West \	Virginia 25402			
		(Street and Number or P.O. Box, City or Tow	n, State and Zip Code)	
Primary Location of Books and Records	25 Administrative Drive, Mar	tinsburg, West Virginia 25404		
	004.000.0000	(Street and Number, City or	Town, State and Zip Code)	
-	304-263-0809 (Area Code) (Telepi	none Number)		
nternet Website Address www.fmiwv.com				
Statutory Statement Contact Daniel Ray Ot	to		304-596-992	27
dotto@fmivw.com		(Name)	(Area Co 304-263-918	ode) (Telephone Number) (Extension)
	(E-N	fail Address)		(Fax Number)

OFFICERS

Edwin Dennis McCormick (President) Martin Berkeley Frye (Secretary) John Wayne Lancaster (Treasurer)

OTHER OFFICERS

Daniel Ray Otto (VP-Accounting)
Stacey Marie Matteson (VP-Underwriting)
Foster Lee Sirbaugh, Jr. (VP-Marketing)

DIRECTORS OR TRUSTEES

James P Whitacre
James Wayne Dailey, III
Bernard Lee Snyder
John Wayne Lancaster
Edwin Dennis McCormick
Kenneth L Banks
Martin Berkeley Frye

	accounting practices and procedures, according to the best of their informa ding electronic filing with the NAIC, when required, that is an exact copy	
statement. The electronic filing may be requested by various regulators in		except for formatting unforcines and to disolatine ming) of the choice
nate ment and electrome ming may be requested by raneas regulations in		

President Secretary Secretary Secretary a. Is this an original filing? Yes (X) No ()

Subscribed and sworn to before me this 29 day of February, 2012

Date filed 3. Number of pages attached 3. Number of pages attached

ASSETS

	AGGETG		Current Year		Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Column 1 minus Column 2)	Net Admitted Assets
1.	Bonds (Schedule D)	3,282,833		3,282,833	2,783,079
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks				
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less \$ encumbrances)				
	4.2 Properties held for the production of income (less \$				
	4.3 Properties held for sale (less \$encumbrances)				
5.	Cash (\$				
	and short-term investments (\$	896,031		896,031	961,513
6.	Contract loans (including \$ premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivables for securities				
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Line 1 through Line 11)	4,178,864		4,178,864	3,744,592
13.	Title plants less \$				
14.	Investment income due and accrued	20,546		20,546	13,882
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	53,153		53,153	31,657
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums)	2,450,732		2,450,732	2,009,674
	15.3 Accrued retrospective premiums				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers			117,399	94,437
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts				
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				
18.2	Net deferred tax asset		6,742	157,838	99,137
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets (\$)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates			30,353	
24.	Health care (\$) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets				
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	7,015,627	6,742	7,008,885	5,993,379
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Line 26 and Line 27)	7,015,627	6,742	7,008,885	5,993,379
1101.	LS OF WRITE-INS				
1102. 1103.					
1198. 1199.	Summary of remaining write-ins for Line 11 from overflow page Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2503. 2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	615,373	490,135
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	234,245	143,429
4.	Commissions payable, contingent commissions and other similar charges	365, 162	510,612
5.	Other expenses (excluding taxes, licenses and fees)		79,652
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	60,619	28,596
7.1	Current federal and foreign income taxes (including \$ on realized capital gains (losses))	195,071	1,928
7.2	Net deferred tax liability		
8.	Borrowed money \$ and interest thereon \$		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,321,358 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	2,194,077	1,776,337
10.	Advance premium	15,834	16,334
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	117,068	63,207
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (Schedule F, Part 7)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		87,917
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes \$		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	3,800,143	3, 198, 147
27.	Protected cell liabilities		
28.	Total liabilities (Line 26 and Line 27)	3,800,143	3,198,147
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	1,200,000	1,200,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus		
35.	Unassigned funds (surplus)	208,742	(204,768)
36.	Less treasury stock, at cost:		
	36.1		
	36.2 shares preferred (value included in Line 31\$)		
37.	Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	3,208,742	2,795,232
38.	Totals (Page 2, Line 28, Column 3)	7,008,885	5,993,379
DETAIL 2501.	LS OF WRITE-INS		
2502. 2503.			
2598 . 2599 .	Summary of remaining write-ins for Line 25 from overflow page		
2901.			
2902. 2903.			
2998 . 2999 .	Summary of remaining write-ins for Line 29 from overflow page	1	
3201.	Totals (Line 2901 tillough Line 2905 plus Line 2996) (Line 29 above)		
3201. 3202. 3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		
	Table (Line See) anough and seed place and seed) (Line Se above)		

STATEMENT OF INCOME

Persistance Part Lie Si, Calum 4 2.00 2.0			1	2
1. Persistant amost Cell 1, Dec S., Calema ()		UNDERWRITING INCOME	· ·	_
Content Security (Part 2 Live 18 Column 7)				1 1101 1001
2. Consequence (Part 2. Lone 28. Column 7)	1.		3,615,968	2,700,093
1. Instruction of control of Part 1 is not 5. Column 1 1,000 column 1	0		4 000 400	4 040 400
1, 100 or underwing passes in transfer (Part), Line 25, Column 27, 1, 125, 500 1,	_			, ,
5. Aggregate anti-ris for underwilling destudions 6. To an unavorting destudions 1 face 3 trings 1 in 6 in 1. 6. But unavorting gain local (the finance and size 5 to 1 in 7 in 1. 6. Met none destudions 2 in 1 in	3. 1			,
6. Test furnishmenting exclusions (i.e. 2 strongs) Leve 5 years (4.		, ,	, ,
Next income of credicted colds 48,000 15,0				
1. Note to consisting pair (lose) (time 1 minor Lime 6 plus Line 7)				
Net Investment accorse earned Seith of Net Investment focuse Line 17 \$88,90 \$2,244 \$2,44		·		
9. Net innestiment income sermed (Seibbt of Next Innestment Income, Line (1) 9. Net related operations (posse) be experient greats for 15 9. Net innestiment operations (posse) (Line Spiral Inc (1)) 9. OHIGH NACOME 22. Net count (book) (Line Spiral Inc (1)) OHIGH NACOME 23. Net count (book) (Line Spiral Inc (1)) OHIGH NACOME 24. Net count (book) (Line Spiral Inc (1)) 15. Preace and service charges not included in premiums 15. Test after brown (Line 12) (Line Spiral Inc (1)) 16. Preace and service charges not included in premiums 17. Test after brown (Line 12) (Line Spiral Inc (1)) 17. Preace and service charges in the Carolina (pairs tax and before all other federal and foreign income taxes 18. Net income line 12 income (Line 12) (Line 13) 18. Net income (Line 12) (Line 13) 18. Net income (Line 12)	0.			(10,021)
1. Not received capital gams (poses) less optical gains tax of \$ 1.1,785 (Enited of Capital Gams (Losses)) 22,884 0.14 1. Not investment gam (best) [Line Biglas Line 10] 51,795 1. Not investment gam (best) [Line Biglas Line 10] 51,795 2. Not jain (less) from agent for promism bearons charged off (amount recovered \$ amount charged off \$ 21,222) 121,223 122,233 121,223 121,223 2. Particle and service charges not included in promisms 70,772 11,472 2. Regions whether is for microbian promisms (amount charged off amount recovered \$ amount charged off \$ 21,222) 12,223 12,223 2. Regions whether is for microbian promisms (amount charged off amount recovered \$ amount charged off \$ 21,222) 12,223 2. Regions whether is for microbian profess, which capital gains tax and before all other federal and foreign income taxes (line Big Line 12 for Big Line 1				
1. Not investment gain (both) (Line 8 plas Line 15)	9.			. , .
### CAPITAL AND SUPPLIS ACCOUNT Service Control C				
12 Nat gain (tean) from agents' or premium business curaged off (immount recovered \$ amount charged off \$ 21,22) (21,252) (23,305) 36 Finance and service sharpes not tabled in premiums 5,777 11,472	11.	Net investment gain (loss) (Line 9 plus Line 10)	91,797	63,775
13. France and senter charges not included in premiums 13,777 11,472 14. Agregate enter-ins for intestifications income 15,777 15. Agregate enter-ins for intestification in control (in 12 florage) filter (in 1) 16. Total other control in 12 florage) filter (in 1) 17. Total other control in 12 florage) filter (in 1) 18. Declaration to participations 173,061 35,721 19. Declaration to participations 173,061 35,721 19. Declaration to participations 173,061 35,721 19. Reference (Line 5 florations control 20,222 33,748 20. Reference (Line 5 florations control 20,222 20,733 20. Reference (Line 5 florations control 20,222 20,733 20. Reference (Line 5 florations control 20,222 20,733 20. Reference (Line 5 florations control 20,233 20,233 20. Reference (Line 5 florations control 20,233 20,233 20,233 20. Reference (Line 5 florations control 20,233 20,233 20,233 20. Reference (Line 5 florations control 20,233 20,233 20,233 20,233 20. Reference (Line 5 florations control 20,233 20,233 20,233 20,233 20. Reference (Line 5 florations control 20,233 20,233 20,233 20,233 20,233 20		OTHER INCOME		
14. Aggregate write-ins for miscelanexus income 17. Total other income (Line 12 transplane 14) 17. 4555 17. 4381	12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$,amount charged off \$21,252)	(21,252)	(23,905)
15. Total other income (Line 12 through Line 14) (7,255) (72,235) 16. Nel income before disidents to sciopholders, after capital gains tax and before all other federal and foreign income taxes (Line 15) tax in 15 ta	13.	Finance and service charges not included in premiums	13,727	11,472
16. It is former before dividents to proclyptotess, where capital gains tax and before all other federal and foreign moment taxes. 573,091 35,721	14.	Aggregate write-ins for miscellaneous income		
(Line of plas Line 1 float Line 15)	15.	Total other income (Line 12 through Line 14)	(7,525)	(12,433)
17. Diedends to policyholders 18. Net recorne 18ter dividents to policyholders 273,081 35,721 35,721 19. Febred and foregin recorne taxes recorned 218,322 33,748 35,721 19. Febred and foregin recorne taxes recorned 218,322 33,748 35,721 19. Febred and foregin recorne taxes recorned 218,322 33,748 35,721 19. Febred and foregin recorne taxes recorned 278,322 28,48,93 1,973 1,	16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	573 001	35, 721
Not income, after dividends to policyholders, after capital gains lax and before all other federal and foreign income taxes 573,091 35,721 32,722 33,748 720,722 33,748 720,722 720,722 720,722 720,722 720,723 72	17			
(Line 16 fininis Line 17)		. ,		
Net recorner (Line 18 minus Line 19) (but line 22)	10.	(Line 16 minus Line 17)	573,091	35,721
CAPITAL AND SURPLUS ACCOUNT 21 Surplus as regards policy/indiders, Desember 31 prior year (Page 4, Line 39, Column 2) 22. Net income (from Line 20) 23. Net standaries (to) from Prolacidad Call accounts 24. Change in net urrealized capital gains or (losses) less capital gains tax of \$ 25. Change in net urrealized foreign exchange capital gain (loss) 26. Change in net urrealized foreign exchange capital gain (loss) 27. Change in net urrealized foreign exchange capital gain (loss) 28. Change in net urrealized foreign exchange capital gain (loss) 29. Change in northead of the control income tax 20. Change in northead foreign exchange capital gain (loss) 20. Change in northead foreign exchange capital gain (loss) 21. Change in northead foreign exchange capital gain (loss) 22. Change in northead foreign exchange capital gain (loss) 23. Surplus (controllated for whither area from protected calls 24. Change in surplus roles 25. Change in surplus roles 26. Change in surplus capital changes: 27. Paint of the controllated foreign exchange capital gain (loss) 28. Change in the surplus (Stock Dividend) 29. Change in death capital (Stock Dividend) 20. Change in the surplus (Stock Dividend) 21. Transferred from surplus (Stock Dividend) 22. Transferred from capital 23. Transferred from capital 24. Not remaining and the capital (Stock Dividend) 25. Transferred from capital 26. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 27. Aggregate write-ins for gains and losses in surplus 28. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 29. Change in surplus as regards policyholders for the year (Line 22 brough Line 37) 20. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 29. Change in surplus as regards policyholders for the year (Line 22 brough Line 38) (Page 3, Line 37) 20. Change in surplus as regards policyholders for the year (Line 22 brough Line 38) (Page 3, Line 37) 20. Change in su	19.	Federal and foreign income taxes incurred	218,282	33,748
2. Surplus as regards policyholders December 31 prior year (Page 4, Line 39, Column 2) 2, 795, 222 2, 280, 733	20.	Net income (Line 18 minus Line 19) (to Line 22)	354,809	1,973
2. Surplus as regards policyholders December 31 prior year (Page 4, Line 39, Column 2) 2, 795, 222 2, 280, 733		CAPITAL AND SURPLUS ACCOUNT		
23. Net transfers (to) from Protocide Cell accounts 24. Change in net urrealized capital gains or (losses) less capital gains tax of \$ 25. Change in net urrealized foreign exchange capital gain (loss) 26. Change in net urrealized foreign exchange capital gain (loss) 27. Change in net urrealized foreign exchange capital gain (loss) 28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) 29. Change in surplus notes 30. Surplus (contributed to) withdrawn from protected cells 31. Currulative effect of changes in accounting principles 32. Capital changes: 32. Page 1 transferred from surplus (Stock Dividend) 32. 27 Transferred from surplus (Stock Dividend) 33. 27 Transferred to capital (Stock Dividend) 33. 27 Transferred to capital (Stock Dividend) 33. 27 Transferred to capital (Stock Dividend) 33. 37 Transferred to capital (Stock Dividend) 33. 38 Transferred to capital (Stock Dividend) 33. 39 Change in treasury stock (Page 3, Line 36, 1 and Line 36.2, Column 2 minus Column 1) 34. Net remittators from or (to) Home Office 35. Change in surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 36. Change in surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 37. Aggregate while-its for gains and obsess in surplus 38. Change in surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 39. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 40. Surplus	21.		2,795,232	2,280,733
23. Net transfers (to) from Protected Cell accounts 24. Change in net urrealized capital gains or (losses) less capital gains tax of \$ 25. Change in net urrealized froeign exchange capital gain (loss) 26. Change in nondermitted assets (Exhibit of Nondermitted Assets, Line 28, Column 3) 27. Change in nondermitted assets (Exhibit of Nondermitted Assets, Line 28, Column 3) 28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) 29. Change in surplus notes 30. Surplus (contributed to) withdrawn from protected cells 31. Change in surplus notes 32. Change in accounting principles 33. Particular changes: 34. Particular changes: 35. Particular changes: 36. Transferred for surplus (Stock Dividend) 36. 31. Transferred to capital (Stock Dividend) 37. Transferred to capital (Stock Dividend) 38. Transferred to capital (Stock Dividend) 39. Surplus adjustments: 39. Particular changes: 39. Part			354,809	
24. Change in net urrealized capital gains or (losses) less capital gains tox of \$ 25. Change in net urrealized foreign exchange capital gain (loss) 26. Change in nondamitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3) 27. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) 28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) 29. Change in surplus notes 30. Surplus (contributed to) withdrawn from protected cells 31. Cumulative effect of changes in accounting principles 32. Capital changes: 32. Parial changes: 32. 1 Transferred for surplus (Stock Dividend) 32. 3. Transferred for surplus (Stock Dividend) 33. 21. Transferred to surplus 33. 1 Transferred to surplus 33. 1 Transferred to capital (Stock Dividend) 33. 21. Transferred for capital (Stock Dividend) 33. 3. Transferred for capital (Stock Dividend) 33. 5. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 39. Surplus as regards policyholders. December 31 current year (Line 22 through Line 37) 413.510 510. 510. 510. 510. 510. 510. 510.				
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26. Change in net deferred income tax 27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3) 28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) 29. Change in surplus notes 30. Surplus (contributed to) withdrawn from protected cells 31. Cumulative effect of changes in accounting principles 32. Qapital changes: 32. 1 Paid in 32. 2 Transferred from surplus 33. 2 Transferred from surplus 33. 1 Paid in 33. 3 Transferred to capital (Stock Dividend) 33. 3 Transferred to capital (Stock Dividend) 33. 3 Transferred from capital 34. Net remittances from or (10) Home Office 35. Ovidends bis obsolytoiders, December 31 current year (Line 22 through Line 37) 36. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 22 through Line 37) 30. Surplus as with-ins for gains and losses in surplus 39. Surplus as regards policyholders, December 31 current year (Line 22 through Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 22 through Line 37) 31. Explain (Contributed Line 1803) (Line 56 above) 40. 140. 140. 140. 140. 140. 140. 140. 1				
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) 29. Change in surplus notes 30. Surplus (contributed to) withdrawn from protected cells 31. Cumulative effect of changes in accounting principles 32. Capital changes: 32. 1 Paid in 200,000 32. 3 Transferred from surplus (Stock Dividend) 32. 3 Transferred to surplus 33. 3 Transferred to surplus 33. 3 Transferred to surplus 33. 3 Transferred to capital (Stock Dividend) 33. 3 Transferred from capital 34. Net remittances from or (10) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. 50. Summary of renaining write-ins for Line 5 from overflow page 30. 50. Summary of renaining write-ins for Line 5 from overflow page 30. 50. Summary of renaining write-ins for Line 14 from overflow page 30. Transferred to surplus as regards policyholders, for Line 14 from overflow page 30. Transferred to surplus as for Line 37 from overflow page 30. Summary of renaining write-ins for Line 37 from overflow page 30. Summary of renaining write-ins for Line 37 from overflow page 30. Summary of renaining write-ins for Line 37 from overflow page	26.	Change in net deferred income tax	61,308	12,628
29. Change in surplus notes 30. Surplus (contributed to) withdrawn from protected cells 31. Cumulative effect of changes in accounting principles 32. Capital changes: 32. 1 Paid in 32. 2 Transferred from surplus (Stock Dividend) 32. 3. Transferred to surplus 33. Surplus adjustments: 33. 1 Paid in 33. 2 Transferred to acpital (Stock Dividend) 33. 3. Transferred to capital (Stock Dividend) 33. 3. Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36, 1 and Line 36, 2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line	27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(2,607)	(102)
30. Surplus (contributed to) withdrawn from protected cells 31. Cumulative effect of changes in accounting principles 32. Capital changes: 32. 1 Padi in 22. 2 Transferred from surplus (Stock Dividend) 32. 2 Transferred from surplus (Stock Dividend) 33. 3. Transferred to surplus 33. Surplus adjustments: 33. 1 Padi in 33. 2 Transferred from capital 33. 3 Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus arranged sproprinciples 39. Surplus arranged sproprinciples 30. Change in surplus arranged sproprinciples 30. Change in surplus arranged sproprinciples 30. Change in surplus arranged sproprinciples 31. Padi in 30. 200,742 32. 735, 232 DETAILS OF WRITE-INS 32. Summary of remaining write-ins for Line 5 from overflow page 330. Summary of remaining write-ins for Line 140 from overflow page 348. Summary of remaining write-ins for Line 147 from overflow page 349. Totals (Line 1401 through Line 4405 plus Line 1486) (Line 14 above) 340. Summary of remaining write-ins for Line 147 from overflow page 341. Summary of remaining write-ins for Line 147 from overflow page 349. Summary of remaining write-ins for Line 147 from overflow page	28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
31. Cumulative effect of changes in accounting principles 22. Capital changes: 32. 1 Paid in 22. 2 Transferred from surplus (Stock Dividend) 32. 2 Transferred to surplus 33. Surplus adjustments: 33. 1 Paid in 32. 2 Transferred for capital (Stock Dividend) 33. 3 Transferred for capital (Stock Dividend) 33. 3 Transferred from capital 33. 1 Paid in 32. 2 Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36. 1 and Line 36. 2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 20ETALS OF WRITE-INS 6011 6010 6010 6051 60593 Summary of remaining write-ins for Line 15 from overflow page 4099 Totals (Line 601 through Line 1403 plus Line 1498) (Line 4 above) 401 402 403 4039 Summary of remaining write-ins for Line 14 from overflow page 403 4039 Summary of remaining write-ins for Line 14 from overflow page 403 404 405 407 407 407 407 407 407 407 407 407 407	29.	Change in surplus notes		
32. Capital changes:	30.	Surplus (contributed to) withdrawn from protected cells		
32.1 Paid in 200,000	31.	Cumulative effect of changes in accounting principles		
32.2 Transferred from surplus (Stock Dividend) 32.3 Transferred to surplus 33.1 Paid in 33.2 Paid in 33.2 Paid in 33.3 Transferred from capital (Stock Dividend) 33.3 Transferred from capital (Stock Dividend) 33.3 Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 22 through Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 22 through Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 22 through Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 22 through Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 22 through Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December 31 current year (Line 22 through Line 38) (Page 3, Line 37) 30. Surplus as regards policyholders, December	32.			200, 000
33 Surplus adjustments: 33.1 Paid in 33.2 Transferred to capital (Stock Dividend) 33.3 Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 50. Change in surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 50. Surmary of renaining write-ins for Line 5 from overflow page 50. Surmary of renaining write-ins for Line 5 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page 50. Surmary of renaining write-ins for Line 14 from overflow page		32.2 Transferred from surplus (Stock Dividend)		
33.1 Paid in 30,000 33.2 Transferred to capital (Stock Dividend) 33.3 Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36. 1 and Line 36. 2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 3.30. Aggregate write-ins for gains and losses in surplus 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 3.208.742 2.795,232 DETAILS OF WRITE-INS 3.208.742 3.209. DETAILS OF WRITE-INS 3.208.742 3.209. DETAILS OF WRITE-INS 3.208.742 3.209. DETAILS OF WRITE-INS 3.208.743 3.208.7	22	·		
33.3 Transferred from capital 34. Net remittances from or (to) Home Office 35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) 30. DETAILS OF WRITE-INS 30. Summary of remaining write-ins for Line 5 from overflow page 30. Summary of remaining write-ins for Line 5 from overflow page 30. Summary of remaining write-ins for Line 4 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page 30. Summary of remaining write-ins for Line 14 from overflow page	აა.	33.1 Paid in		300,000
35. Dividends to stockholders 36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) DETAILS OF WRITE-INS 0501 0502 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3708. Summary of remaining write-ins for Line 37 from overflow page		33.3 Transferred from capital		
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1) 37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) DETAILS OF WRITE-INS 0501 0502 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page	34.	Net remittances from or (to) Home Office		
37. Aggregate write-ins for gains and losses in surplus 38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) DETAILS OF WRITE-INS 0501 0502 0503 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page	35.	Dividends to stockholders		
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37) 39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) DETAILS OF WRITE-INS 0501 0502 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page	36.	Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)		
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) DETAILS OF WRITE-INS 0501 0502 0503 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1402 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page	37.	Aggregate write-ins for gains and losses in surplus		
DETAILS OF WRITE-INS 0501 0502 0503 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page	38.	Change in surplus as regards policyholders for the year (Line 22 through Line 37)	413,510	514,499
0501 0502 0503 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page			3,208,742	2,795,232
0502 0503 0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401 1402 1403 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701 3702 3703 3708. Summary of remaining write-ins for Line 37 from overflow page				
0598. Summary of remaining write-ins for Line 5 from overflow page 0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above) 1401. 1402. 1403. 1498. Summary of remaining write-ins for Line 14 from overflow page. 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701. 3702. 3703. 3798. Summary of remaining write-ins for Line 37 from overflow page. 37 from overflow page.	0502			
1401. 1402. 1403. 1498. Summary of remaining write-ins for Line 14 from overflow page 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701. 3702. 3703. 3708. Summary of remaining write-ins for Line 37 from overflow page	0598 0599	. Summary of remaining write-ins for Line 5 from overflow page . Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)		
1402. 1403. 1498. Summary of remaining write-ins for Line 14 from overflow page. 1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above). 3701. 3702. 3703. 3708. Summary of remaining write-ins for Line 37 from overflow page.	1401			
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above) 3701. 3702. 3703. 3798. Summary of remaining write-ins for Line 37 from overflow page.	1402 1403			
3701. 3702. 3703. 3708. Summary of remaining write-ins for Line 37 from overflow page	1498	Summary of remaining write-ins for Line 14 from overflow page		
3703	3701			
3/98. Summary of remaining write-ins for Line 37 from overflow page	3703			
	3798 3799	. Summary or remaining write-ins for Line 37 from overflow page . Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	3,624,515	2,729,422
2.	Net investment income Miscellaneous income		
٠.		(1,020)	(12,100
4.	Total (Line 1 through Line 3)	3,686,027	2,775,964
5.	Benefit and loss related payments	1,566,916	998,703
3. 7.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts Commissions, expenses paid and aggregate write-ins for deductions	1,557,526	
}. }.	Dividends paid to policyholders Federal and foreign income taxes paid (recovered) net of \$tax on capital gains (losses)	36,928	
١.	Total (Line 5 through Line 9)	3,101,370	2,204,000
i.	Net cash from operations (Line 4 minus Line 10)	524,657	571,299
	Cash from Investments		
2.	Proceeds from investments sold, matured or repaid: 12.1 Bonds	3 434 782	1 808 000
	12.2 Stocks 12.3 Mortgage loans		
	12.4 Real estate 12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds		
	12.8 Total investment proceeds (Line 12.1 through Line 12.7)	3,434,782	1,808,000
	Cost of investments acquired (long-term only): 13.1 Bonds	3 006 651	2 170 020
	13.2 Stocks		
	13.3 Mortgage loans 13.4 Real estate		
	13.5 Other invested assets 13.6 Miscellaneous applications		
	13.7 Total investments acquired (Line 13.1 through Line 13.6)	3 906 651	2 179 922
ł.	Net increase (decrease) in contract loans and premium notes		
5.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(471,869)	(371,922
	Cash from Financing and Miscellaneous Sources		
).	Cash provided (applied): 16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock 16.3 Borrowed funds		500,000
	16.4 Net deposits on deposit-type contracts and other insurance liabilities 16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(118,270)	(824
7.	Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(118,270)	499, 176
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
8.	Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(65,482)	698,553
9.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of period 19.2 End of year (Line 18 plus Line 19.1)		
	e: Supplemental disclosures of cash flow information for non-cash transactions:	T	
).(001 002		
0.0	1003 1004		
	1005 1006		
0.0	007 008		
	009		

PART 1 - PREMIUMS EARNED

	Line of Business	Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1.	Fire				
2.	Allied lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	15,424	10,816	11,083	15, 157
5.	Commercial multiple peril	467,936	186,280	245,844	408,372
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine				
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence				
	Other liability - claims-made				,
	Excess Workers' Compensation				
	Products liability - occurrence				
	Products liability - claims-made				
	19.2 Private passenger auto liability				
	19.4 Commercial auto liability				, ,
21.	Auto physical damage				
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
	International				
29. 30.	Warranty				
31.	Reinsurance - Nonproportional Assumed Property				
32.	Reinsurance - Nonproportional Assumed Property Reinsurance - Nonproportional Assumed Liability				
	Reinsurance - Nonproportional Assumed Liability Reinsurance - Nonproportional Assumed Financial Lines				
33. 34.	Aggregate write-ins for other lines of business				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	4,033,708	1,776,337	2,194,077	3,615,968
DETA	ILS OF WRITE-INS				
3402.					
	Summary of remaining write-ins for Line 34 from overflow page				
3498					

PART 1A-RECAPITULATION OF ALL PREMIUMS

		1	2	3	4	5
	Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned but Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Columns 1+2+3+4
1.	Fire					
2.	Allied lines					
3.	Farmowners multiple peril					
4.	Homeowners multiple peril					
5.	Commercial multiple peril					.,.
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine					
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health					
16.	Workers' compensation					
17.1	Other liability - occurrence					3,763
17.2	Other liability - claims-made					
17.3	Excess Workers' Compensation					
18.1	Products liability - occurrence					
18.2	Products liability - claims-made					
19.1,	19.2 Private passenger auto liability	711,484				711,484
19.3,	•					
21.	Auto physical damage	1,221,903				1,221,903
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - Nonproportional Assumed Property					
32.	Reinsurance - Nonproportional Assumed Liability					
33.	Reinsurance - Nonproportional Assumed Financial Lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS					2,194,077
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through Line 37)					2,194,077
DETAIL	S OF WRITE-INS					
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34					
J 100.	above)					

⁽a) State here basis of computation used in each case. DAILY PRO-RATA METHOD

PART 1B-PREMIUMS WRITTEN

	1	Reinsuran	ce Assumed	Reinsura	6 Net Premiums	
Line of Business	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Written Columns 1 + 2 + 3 - 4 - 5
1. Fire						
2. Allied lines						
3. Farmowners multiple peril						
4. Homeowners multiple peril	18,065				2,641	15,424
5. Commercial multiple peril	488,102				20,166	467,936
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	66,436				60,576	5,860
17.2 Other liability - claims-made						· · · · · · · · · · · · · · · · · · ·
17.3 Excess Workers' Compensation						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability						
19.3, 19.4 Commercial auto liability						
21. Auto physical damage						
22. Aircraft (all perils)						, ,
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - Nonproportional Assumed Property						
32. Reinsurance - Nonproportional Assumed Liability						
Reinsurance - Nonproportional Assumed Financial Lines						
34. Aggregate write-ins for other lines of business 35. Aggregate write-ins for other lines of business						
74. Aggregate wite-ins for other lines of business						
35. TOTALS	6,498,593				2,464,885	4,033,708
DETAILS OF WRITE-INS 3401.						
3402						
3403.						
3498 . Summary of remaining write-ins for Line 34 from overflow page			.			
3499 . Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)						
					<u> </u>	<u> </u>

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Farmers and Mechanics Fire and Casualty Ins. Co.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Fire Allied lines Farmowners multiple peril. Homeowners multiple peril Homeowners multiple peril Ocommercial multiple peril Mortgage guaranty Ocean marine Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made	33,508	2 Reinsurance Assumed	Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year 2,000 47,500	Losses Incurred Current Year (Columns 4 plus 5 minus 6) (1,000) 61,858	Percentage of Losses Incurred (Column 7, Part 2 to Premiums Earne (Column 4, Part 1
Farmowners multiple peril Homeowners multiple peril Commercial multiple peril Mortgage guaranty Ocean marine Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made	33,508			33,508		2,000 47,500	(1,000)	(6.
Farmowners multiple peril Homeowners multiple peril Commercial multiple peril Mortgage guaranty Ocean marine Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made	33,508			33,508		2,000 47,500	(1,000)	(6.
Homeowners multiple' peril Commercial multiple peril Mortgage guaranty Ocean marine Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made	33,508			33,508	75,850	47,500	61,858	15.
Commercial multiple peril Mortgage guaranty Ocean marine Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made	33,508			33,508	75,850	47,500	61,858	15.
Mortgage guaranty Ocean marine Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made						,		
Ocean marine. Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made								
Inland marine Financial guaranty Medical professional liability - occurrence Medical professional liability - claims-made								l
Medical professional liability - occurrence Medical professional liability - claims-made								
Medical professional liabilitý - claims-made								
	1							
Earthquake								
Group accident and health								
Credit accident and health (group and individual) Other accident and health								l
Workers' compensation								
Which conjugation Other liability - occurrence							(10,000)	
Other liability - claims-made								
Excess Workers' Compensation								
Products liability - occurrence								
Products liability - claims-made								
, 19.2 Private passenger auto liability	668,970		288, 154	380,816	391,320	323,804	448,332	37
, 19.4 Commercial auto liability								
Auto physical damage			753,086	1,129,630	146,203	105,831	1,170,002	5
Aircraft (all perils)								
Fidelity Surety Surety								
Burglary and theft								
Boiler and machinery								
Credit								
International								
Warranty								
Reinsurance- Nonproportional Assumed Property	XXX							
Reinsurance- Nonproportional Assumed Liability Reinsurance- Nonproportional Assumed Financial Lines								
Aggregate write-ins for other lines of business								
Aggregate with this for other lines of publicas								
TOTALO	0.505.404		4 044 040	4 540 054	045 070	400, 405	4 000 400	
TUTALS	2,585,194		1,041,240	1,543,954	615,373	490,135	1,669,192	4 4
AILS OF WRITE-INS								
	[
One of continue to the factor of the original								
Summary of remaining write-ins for Line 34 from overflow page								
. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Farmers and Mechanics Fire and Casualty Ins. Co.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported	d Losses		In	curred But Not Reporte	ed	8	9
Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire									
Allied lines. Farmowners multiple peril.									
4. Homeowners multiple peril					3,000		2,000		
5. Commercial multiple peril	2,850			2,850	106,000			75,850	85,952
6. Mortgage guaranty									
9. Inland marine									
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health 16. Workers' compensation.								(a)	
17.1 Other liability - occurrence							17,000		
17.2 Other liability - claims-made									
17.3 Excess Workers' Compensation									
18.1 Products liability - occurrence 18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability			166,396	229,320	277,000				
19.3, 19.4 Commercial auto liability.									
21. Auto physical damage	173,672		69,469	104,203	68,000		26,000	146,203	29,468
23. Fidelity									
24. Suretý									
26. Burglary and theft									
27. Boiler and machinery									
29. International									
30. Warranty									
Reinsurance- Nonproportional Assumed Property Reinsurance- Nonproportional Assumed Liability	X X X X X X				XXX XXX				
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	572,238		235,865				193,000	615,373	234,245
	372,200			300,010			100,000		
DETAILS OF WRITE-INS									
3401									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page.									
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)									

⁽a) Including \$ for present value of life indemnity claims .

PART 3 - EXPENSES

1.2 Reinsurance assumed (37,954) (37 1.3 1.3 1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3) 177,231 177,231 177 177,231 177 177,231 177	171110 2711				
Loss Adjustment Loss Adjustment Loss Adjustment Expenses Expenses Total		1	2	3	4
1.1 Direct 139,277 13 1.2 Reinsurance assumed (37,954) (33 1.3 Reinsurance seded (37,954) (37 1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3) 177,231 177 2. Commission and brokerage: 945,022 945 2.1 Pinisurance aceded excluding contingent 848,116 945,022 2.2 Reinsurance ceded excluding contingent 848,116 945 2.3 Reinsurance assumed 30,915 30 2.5 Contingent - reinsurance aceded 102,658 102 2.7 Policy and membership fees 102,658 102 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus 25,163 22 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus 25,163 22 3. Allowances to manager and agents 24,761 24 4. Advertising 24,761 24 5. Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 157 7. Audit of assureds' records 151,078 151 8. Salary and related items: 10,962 342,049 790 455 8.1 Salaries 10,962 342,049 790 456			Underwriting		Total
1.2 Reinsurance assumed 1.3 Reinsurance ceded	aim adjustment services:	400.0==			400.0==
1.3 Reinsurance ceded (37,954) (37 1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3) (177,231 (,
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	3 Reinsurance ceded				(37,954)
2. Commission and brokerage: 2.1 Direct excluding contingent 945,022 945 2.1 Reinsurance assumed excluding contingent 848,116 844 2.4 Contingent - reinsurance eded excluding contingent 948,116 844 2.4 Contingent - reinsurance assumed 30,915 30 2.5 Contingent - reinsurance eded 102,658 102 2.7 Policy and membership fees 102,658 102 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 plus Line 2.5 plus Line 2.7) 25,163 25 3. Allowances to manager and agents 24,761 24 4. Advertising 24,761 24 5. Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 15 7. Audit of assureds' records 151,078 15 8. Salary and related items: 109,682 342,049 790 455 8. 1 Salaries 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,994 115 36 10. Insurance 476 1,485 3 3 12. Travel		(, , , ,			(* ,** ,
2.1 Direct excluding contingent 945,022 946 2.2 Reinsurance assumed excluding contingent 848,116 84 2.3 Reinsurance ceded excluding contingent 848,116 84 2.4 Contingent - direct 30,915 3 2.5 Contingent - reinsurance assumed 102,658 100 2.6 Contingent - reinsurance ceded 102,658 100 2.7 Policy and membership fees 102,658 100 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus 25,163 25 Line 2.5 minus Line 2.6 plus Line 2.7) 25,163 25 3. Allowances to manager and agents. 24,761 24 4. Advertising 24,761 24 5. Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 157 7. Audit of assureds' records 151,078 157 8. Salary and related items: 151,078 157 8.1 Salaries 109,682 342,049 790 452 8.2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 <	4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	177,231			177,231
2.2 Reinsurance assumed excluding contingent 848,116 848 2.3 Reinsurance ceded excluding contingent 30,915 30 2.5 Contingent - reinsurance assumed 102,658 102 2.6 Contingent - reinsurance ceded 102,658 102 2.7 Policy and membership fees 102,658 102 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7) 25,163 25 3. Allowances to manager and agents 24,761 25 4. Advertising 24,761 25 5. Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 15 7. Audit of assureds' records 151,078 15 8. Salary and related items: 8.1 Salaries 342,049 790 455 8. 2 Payroll taxes 8.1 Salaries 109,682 342,049 790 455 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 1 11. Directors' fees 4,135 12,986 30 17	ımmission and brokerage:		945 022		945 022
2.3 Reinsurance ceded excluding contingent 848, 116 848 2.4 Contingent - direct 30, 915 30 915 30 915 30 915 30 915 30 915 30 915 30 915 30 915 916	Reinsurance assumed excluding contingent				
2.5 Contingent - reinsurance assumed 102,658 102 2.6 Contingent - reinsurance ceded 102,658 102 2.7 Policy and membership fees 2 102 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7) 25,163 25 3. Allowances to manager and agents. 24,761 22 4. Advertising 24,761 24 5 Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 15 7 Audit of assureds' records 151,078 15 8. Salary and related items: 15,082 342,049 790 452 8. 2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 65 10. Insurance 476 1,485 3 10. Directors' fees 2 2 7,070 16 6 12. Travel and travel items 4,135 12,886 30 17 13. Rent and rent items 2,267 7,070 16 9 15. Cost o	3 Reinsurance ceded excluding contingent		848,116		848,116
2.6 Contingent - reinsurance ceded 2.7 Policy and membership fees 2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7) 3. Allowances to manager and agents. 4. Advertising. 5. Boards, bureaus and associations 6. Surveys and underwriting reports 7. Audit of assureds' records 8. Salary and related items: 8. 1. Salaries 8. 1. Salaries 8. 1. Salaries 8. 2. Payroll taxes 9. Employee relations and welfare 10. Insurance 11. Insurance 12. Insurance 13. Insurance 14. Insurance 15. Insurance 16. Insurance 17. Insurance 18. Insurance 19. Insuran	4 Contingent - direct		30,915		30,915
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7) 3. Allowances to manager and agents 4. Advertising 5. Boards, bureaus and associations 6. Surveys and underwriting reports 7. Audit of assureds' records 8. Salary and related items: 8.1 Salaries 8.1 Salaries 8.2 Payroll taxes 9. Employee relations and welfare 15. possible 15.	6 Contingent - reinsurance ceded		102,658		102,658
Line 2.5 minus Line 2.6 plus Line 2.7) 25, 163 25 3. Allowances to manager and agents. 24,761 24 4. Advertising 24,761 24 5. Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 157 7. Audit of assureds' records 151,078 157 8. Salary and related items: 8.1 Salaries 342,049 790 452 8.2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 3 11. Directors' fees 4,135 12,896 30 17 12. Travel and travel items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,266 19 11	7 Policy and membership fees				
4. Advertising 24,761 22 5. Boards, bureaus and associations 40,041 44 6. Surveys and underwriting reports 151,078 157 7. Audit of assureds' records 151,078 157 8. Salary and related items: 8.1 Salaries 342,049 790 452 8. 2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 3 11. Directors' fees 1 12,896 30 17 13. Rent and rent items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23	8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)		25,163		25,163
5. Boards, bureaus and associations 40,041 40 6. Surveys and underwriting reports 151,078 157 7. Audit of assureds' records 151,078 157 8. Salary and related items: 8.1 Salaries 109,682 342,049 790 452 8.2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 3 11. Directors' fees 20,976 65,416 151 86 12. Travel and travel items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,265 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23					
6. Surveys and underwriting reports 151,078 157 7. Audit of assureds' records 8 8. Salary and related items: 342,049 790 452 8.1 Salaries 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 3 11. Directors' fees 1 4,135 12,896 30 17 12. Travel and travel items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23	verusing				24,761
8. Salary and related items: 8.1 Salaries 109,682 342,049 790 452 8. 2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 3 11. Directors' fees 12 17 ravel and travel items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23	ırveys and underwriting reports		151,078		151,078
8.1 Salaries 109,682 342,049 790 452 8.2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 66 10. Insurance 476 1,485 3 11. Directors' fees 1 12,896 30 17 13. Rent and rent items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23					
8.2 Payroll taxes 8,153 25,427 59 33 9. Employee relations and welfare 15,903 49,594 115 65 10. Insurance 476 1,485 3 11. Directors' fees		109.682	342.049	790	452,521
10. Insurance 476 1,485 3 11. Directors' fees	2 Payroll taxes		25,427	59	33,639
11. Directors' fees 12. Travel and travel items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23					65,612
12. Travel and travel items 4,135 12,896 30 17 13. Rent and rent items 20,976 65,416 151 86 14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 11 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23					
14. Equipment 2,267 7,070 16 9 15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 10 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23	avel and travel items		12,896	30	17,061
15. Cost or depreciation of EDP equipment and software 12,243 38,180 88 50 16. Printing and stationery 2,647 8,256 19 10 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23					86,543
16. Printing and stationery 2,647 8,256 19 10 17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 23			38.180		50.511
17. Postage, telephone and telegraph, exchange and express 5,636 17,578 41 2 18. Legal and auditing 4,240 13,223 31 17	inting and stationery		8,256		10,922
10. Legal and additing	stage, telephone and telegraph, exchange and express	5,636			23,255
	yai anu auuning	4,240	13,223		17,434
19. Totals (Line 3 through Line 18)	itals (Line 3 through Line 18)	186.358	797.054	1.343	984,755
20. Taxes, licenses and fees:	ixes , licenses and fees:	,	,		
20.1 State and local insurance taxes deducting guaranty association credits of \$.1 State and local insurance taxes deducting guaranty association		262 706		262 706
	2 Insurance department licenses and fees		8.355		263,796
20.3 Gross guaranty association assessments	.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)	.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	5. Total taxes licenses and fees / Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)		272 151		272,151
39.9	3 				
25. Total expenses incurred 363,589 1,094,368 9,574 (a) 1,467 26. Less unpaid expenses - current year 234,245 428,475 662	ıtal expenses incurred	363,589	1,094,368	9,574	(a) 1,467,531
26. Less unpaid expenses - current year 234,245 428,475 662	ss unpaid expenses - current year				
	a unpaid expenses - prior year		018,800		762,289
	nounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29) 272,773 1,284,753 9,574 1,567	OTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)		1,284,753	9,574	1,567,100
DETAILS OF WRITE-INS	DE WRITE-INS				
2401. Bank and Investment Management Fees 8,231 8	k and Investment Management Fees				8,231
2402.					
	mary of remaining write-ins for Line 24 from overflow page				
	uls (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)			8,231	8,231

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds 1.1 Bonds exempt from U.S. tax 1.2 Other bonds (unaffiliated) 1.3 Bonds of affiliates 2.1 Preferred stocks (unaffiliated) 2.11 Preferred stocks of affiliates 2.2 Common stocks (unaffiliated)	(a) 126 (a) 23,872 (a)(b)	
2.21 Common stocks of affiliates () 3. Mortgage loans () 4. Real estate () 5. Contract loans () 6. Cash, cash equivalents and short-term investments ()	(c)(d)	
7. Derivative instruments 8. Other invested assets 9. Aggregate write-ins for investment income 10. Total gross investment income		
11. Investment expenses 12. Investment taxes, licenses and fees, excluding federal income taxes 13. Interest expense 14. Depreciation on real estate and other invested assets 15. Aggregate write-ins for deductions from investment income 16. Total deductions (Line 11 through Line 15) 17. Net investment income (Line 10 minus Line 16)		(g) (h) (i)
DETAILS OF WRITE-INS 0901 0902 0903 0998: Summary of remaining write-ins for Line 9 from overflow page 0999: Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)		
1501. 1502. 1503. 1598. Summary of remaining write-ins for Line 15 from overflow page 1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		
(a) Includes \$ 238 accrual of discount less \$ 7,025 amortization of premium and less \$ 9,682 paid for accrued interest on purchases. (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases. (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases. (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances. (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ accrual of discount less \$ amortization of premium and less \$ accrual of discount less \$ amortization of premium and less \$ accrual of discount less \$ accrual of discount less \$ adepreciation on other invested assets.	inve attributable to segregate	stment ed and erest

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Cols. 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds			34,226		
1.1 Bonds exempt from U.S. tax 1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
Preferred stocks of affiliates Common stocks (unaffiliated)					
Common stocks (unaffiliated) Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
Contract loans Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
Aggregate write-ins for capital gains (losses) Total capital gains (losses)	34 673		34 673		
10. Total capital gains (1055e5)			34,073		
DETAILS OF WRITE-INS					
0901. 0902					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col.2 - Col.1)
	Bonds (Schedule D) Stocks (Schedule D):			
۷.	2.1 Preferred stocks			
2	2.2 Common stocks			
٥.	3.1 First liens			
1	3.2 Other than first liens			
٦.	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
E	4.3 Properties held for sale			
5. 6.	Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
7.	Derivatives (Schedule DB)			
8.	Other invested assets (Schedule BA)			
9.	Receivable for securities			
10. 11	Securities lending reinvested collateral assets (Schedule DL) Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Line 1 to Line 11)			
	Investment income due and accrued Premiums and considerations:			
IJ.	15.1 Uncollected premiums and agents' balances in the course of collection			
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
40	15.3 Accrued retrospective premiums			
16.	Reinsurance: 16.1 Amounts recoverable from reinsurers			
	16.2 Funds held by or deposited with reinsured companies	l	l	l
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon Net deferred tax asset	6 742	Δ 135	(2 607)
	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software			
	Furniture and equipment, including health care delivery assets			
22. 23.	Net adjustment in assets and liabilities due to foreign exchange rates Receivable from parent, subsidiaries and affiliates			
	Health care and other amounts receivable			
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	6 740	4 405	(2.607)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			(2,007)
28.	Total (Line 26 and Line 27)	6,742	4,135	(2,607)
	ILS OF WRITE-INS			
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)			
2501.				
2502.				
2590. 2599	Summary of remaining write-ins for Line 25 from overflow page			
	- 5 mile (1 mile 2000 pide 2 mile 2000) (2 mile 20 duotro)			

1. Summary of Significant Accounting Policies

- **A. Accounting Practices:** The accompanying financial statements of Farmers & Mechanics Fire and Casualty Insurance Company have been prepared in conformity with the National Association of Insurance Commissioners Annual Statement Instructions and Accounting Practices and Procedures Manual and the state laws of West Virginia.
- B. Use of Estimates in the Preparation of the Financial Statements: The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.

C. Accounting Policies:

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro-rata methods for direct business. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Net investment income earned consists of interest income less investment related expense. Interest is recognized on an accrual basis. Net realized capital gains (losses) are recognized using the FIFO basis when securities are sold, redeemed or otherwise disposed.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized value using the interest method. Non-investment grade short-term investments (none owned at statement date) are stated at the lower of amortized value for fair value.
- (2) Investment grade bonds not backed by other loans are stated at amortized value using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 (none owned at statement date) are stated at the lower of amortized value or fair value.
- (3) Common stocks (none owned at statement date) are stated at market value.
- (4) Investment grade perpetual preferred stocks (none owned at statement date) are stated at fair value. Non-investment grade preferred stocks (none owned at statement date) are stated at the lower of amortized value or fair value. Investment grade redeemable preferred stocks (none owned at statement date) are stated at amortized value.
- (5) Mortgage loans on real estate: None
- (6) Investment grade loan-backed securities are stated at amortized value.
- (7) Investment in insurance subsidiary: None
- (8) Investments in joint ventures and partnerships: None
- (9) Derivatives: None
- (10)The Company does not anticipate investment income as a factor in premium deficiency calculations.
- (11)Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- (13) Pharmaceutical Rebate Receivables are not applicable as the Company does not write major medical insurance with prescription drug coverage.
- 2. Accounting Changes and Corrections of Errors
 - A. Accounting Changes and Correction of Errors: Not applicable
- 3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

5. Investments

A. Mortgage loans, including mezzanine real estate loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan Backed Securities

Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from Andrew Davidson & Company.

E. Repurchase Agreements and Securities Lending Transactions

The Company maintains a daily repurchase/sweep agreement with Centra Bank for its cash accounts. The agreement requires Centra Bank to secure the balance with Federal Agency Bonds.

F. Writedowns for Impairments of Real Estate, Real Estate Sales, Retail Land Sales Operations and Real Estate with Participating Mortgage Loan Features.

None

G. Low Income Housing Tax Credits

None

6. Joint Ventures, Partnerships and Limited Liability Companies

None

7. Investment Income

A. Accrued Investment Income

The Company non-admits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Non-admitted

None

8. Derivative Instruments

None

9. Income Taxes

A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs)

	12/31/11	12/31/10
Total Gross Deferred Tax Assets (Ordinary)	\$164,685	\$102,488
Total Gross Deferred Tax Liabilities (Ordinary)	(105)	(527)
Net Deferred Tax Asset Deferred Tax Assets Non-Admitted	\$64,580 (6,742)	\$101,961 (2,825)
Net Admitted Deferred Tax Asset	\$157,838	\$99,136
(Increase) Decrease In Non-Admitted Asset	\$(2,709)	1,208

The Company has not elected to admit additional DTA's pursuant to SSAP 10R, paragraph 10(e). The current period election does not differ from the prior reporting period.

B. Unrecognized DTLs

Not Applicable

C. Current Tax and Change in Deferred Tax

The provisions for federal income taxes incurred on earnings for the years ended December 31, 2011 and 2010 are \$230,071 and \$32,113 respectively.

The tax effect of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	12/31/11	12/31/10
Deferred Tax Assets Discounting Of Unpaid Losses And LAE Change In Unearned Premium Reserve Non-admitted Assets NOL Carryforward	\$14,411 150,274 0 0	\$8,911 93,577 0 0
Total Deferred Tax Assets Non-admitted Deferred Tax Assets	\$164,685 (6,742)	\$102,488 (2,825)
Admitted Deferred Tax Assets	\$157,943	\$99,663
Deferred Tax Liabilities Net Unrealized Capital Gains Tax/Book Depreciation Bond Market Discount Discounting Of Unpaid Salvage And Subrogation Other	\$0 0 105 0	\$0 0 527 0
Total Deferred Tax Liabilities	\$105	\$527
Net Admitted Deferred Tax Assets	\$157,838	\$99,136

The change in net deferred income taxes is comprised of the following:

	12/31/11	12/31/10	Change
Total deferred tax assets Total deferred tax liabilities	\$164,685 105	\$102,488 527	\$62,197 (422)
Net deferred tax asset	\$164,580	\$101,961	62,619
Tax effect of unrealized gains			0
Change in net deferred income tax			\$62,619

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant items causing a difference between the statutory federal income tax rate and the Company's effective income tax rate were as follows:

	December 31, 2011	Effective Tax Rate
Provision computed at statutory rate	\$198,859	34.0%
Tax exempt income deduction Change in non-admitted assets Dividends received deduction Proration of tax exempt investment income Disallowed travel and entertainment Other	2,057 0 0 (308) 226 29,167	0.4 0 0 (0.1) 0 5.0
Totals Change in net deferred income taxes	\$230,001 (73,936)	39.3% (12.6)
Total statutory income taxes	\$156,065	26.7%

E. Operating Loss and Tax Credit Carryforwards

- (1) At December 31, 2011, the Company had unused operating loss carry-forwards of \$0 available to offset against future taxable income.
- (2) The following is income tax expense for 2010 and 2009 that is available for recoupment in the event of future net losses:

Year	Amount
2011	\$231,998
2010	\$32,113

F. Consolidate Federal Income Tax Return

Not Applicable to Company

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationship

The Company is a wholly owned subsidiary of Farmers and Mechanics Mutual Insurance of West Virginia (FMM).

B. Detail of Transactions Greater than 1/2% of Admitted Assets

FMM purchased 125,000 shares (\$2.5 Million) of FMFC on August 1st, 2006, to fund FMFC. FMM purchased an additional 25,000 shares (\$500,000) of FMFC on June 11, 2010.

C. Change in Terms of Intercompany Arrangements

The Company established a Cost Sharing Agreement with FMM effective August 1, 2006.

D. Amounts Due to or from Related Parties

For the years ending December 31, 2011 and 2010, the Company reported a receivable of \$30,353 and a payable of \$87,917 respectively due from/to FMM, under the terms of the cost sharing agreement, which requires balances to be settled within 30 days.

E. Guarantees or Undertakings for Related Parties

None

F. Management, Service Contracts, Cost Sharing Arrangements

The Company has entered into an agreement with FMM for FMM to provide certain management, underwriting support, accounting and information system services to FMFC. Shared costs Incurred by FMM are allocated based on several applicable ratio.

G. Nature of Relationships that Could Affect Operations

None

H. Amount Deducted for Investment in Upstream Company

Not Applicable

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

Not Applicable

J. Writedowns for Impairment of Investments in Affiliates

Not Applicable

K. Foreign Insurance Subsidiary Value using CARVM

Not Applicable

L. Downstream Holding Company Valued Using Look-Through Method

Not Applicable

11. Debt

A. Capital Notes

None

B. All Other Debt

None

12.	Retirement Plans, Deferred Compensation, Post Employment Benefits and Compensated Absences
	and Other Post-retirement Benefit Plans

A. Defined Benefit Plan

None

B. Defined Contribution Plan

None

C. Multi-employer Plans

None

D. Consolidated/Holding Company Plans

None

E. Post-employment Benefits and Compensated Absences

None

F. Impact of Medicare Modernization Act on Post Retirement Benefits (INT-04-17)

None

13. Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

None

14. Contingencies

A. Contingent Commitments

None

B. Guaranty Fund and Other Assessments

The Company is subject to guaranty fund assessments by the State of West Virginia. Guaranty fund assessments should be accrued at the time of insolvency. The Company is not aware of any insolvency's that would require an assessment accrual.

C. Gain Contingencies

None

D. Extra Contractual Obligation and Bad Faith Losses

None

E. Product Warranties

None

F. All Other Contingencies

Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

None

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments with Concentration of Credit Risk

None

17.	Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities
	None

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans.

None

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

None

20. Fair Value Measurements

Not Applicable

21. Other Items

A. Extraordinary Items

None

B. Troubled Debt Restructuring for Debtors

None

C. Other Disclosures

None

D. Uncollectible Premium Receivable

None

E. Business Interruption Insurance Recoveries

None

F. State Transferable and Non-Transferable Tax Credits

None

G. Sub-prime Mortgage-Related Exposure

None

22. Events Subsequent

There were no events occurring subsequent to December 31, 2011 meriting disclosure.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured aggregate recoverables for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with individual reinsurers, authorized or unauthorized, that exceeds 3% of policyholder surplus as follows:

None

B. Reinsurance Recoverables in Dispute

None

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2011.

	Assumed Unearned Premium	Assumed Commission Equity	Ceded Unearned Premium	Ceded Commission Equity	Net Unearned Premium	Net Commission Equity
Affiliates	\$0	\$0	\$0	\$0	\$0	\$0
All other	\$0	\$0	\$1,321,358	\$453,605	\$1,321,358	\$453,605
Total	\$0	\$0	\$1,321,358	\$453,605	\$1,321,358	\$453,605

Direct Unearned Premium Reserve: \$3,515,435

 Certain agency agreements and ceded reinsurance contracts provide for additional commissions based on actual loss experience of the produced or reinsured business. Amounts accrued at December 31, 2011 are as follows:

Description	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$30,915		0	\$30,915
b. Sliding Scale Adjustments			\$(102,658)	(102,658)
c. Other Profit Commissions				
d. Totals	\$30,915		\$(102,658)	\$71,743

3. The Company does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectible Reinsurance

None

E. Commutation of Ceded Reinsurance

None

F. Retroactive Reinsurance

None

G. Reinsurance Accounted for as a Deposit

None

H. Run-off Agreements

None

24. Retrospectively Rated Contracts and Contracts Subject to Re-determination

None

25. Changes in Incurred Losses and Loss Adjustment Expenses

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years increased by \$31,000 during 2011. This is 4.9% of unpaid losses and loss adjustment expenses of \$633,564 as of December 31, 2011. Increases or decreases occur as the result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims. Recent loss development trends are also taken into account in evaluating the overall adequacy of unpaid losses and loss adjustment expenses. Additional or return premiums have not been accrued as a result of the prior year effects.

26.	Intercompany	Pooling A	Arrangements
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Not Applicable

27. Structured Settlement

None

28. Health Care Receivables

Not Applicable

29. Participating Accident and Health Policies

Not Applicable

30. Premium Deficiency Reserves

None

31. High Deductibles

Not Applicable

32. Discounting of Liabilities for Unpaid Losses and Unpaid Loss Adjustment Expenses

The Company does not discount losses.

33. Asbestos/Environmental Reserves

Not Applicable

34. Subscriber Savings Accounts

Not Applicable

35. Multiple Peril Crop

Not Applicable

36. Financial Guaranty Insurance

Not Applicable

GENERAL

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?				
1.2	If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes (X) No () N/A (
1.3	State Regulating?	West Virginia			
2.1	Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?	Yes () No (X)			
2.2	If yes, date of change:				
3.1	State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2007			
3.2	State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.	12/31/2007			
3.3	State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).	01/12/2009			
3.4	By what department or departments? WEST VIRGINIA INSURANCE DEPARTMENT				
3.5	Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?	Yes () No () N/A (
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes () No () N/A (
4.1	During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:				
	4.11 sales of new business? 4.12 renewals?	Yes () No (X) Yes () No (X)			
4.2	During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:				
	4.21 sales of new business? 4.22 renewals?	Yes () No (X) Yes () No (X)			

5.1	1.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?					Yes () N	o (X)		
5.2	If yes, provide the name of entity, the NAIC comp	pany code, and state of domicile for any entity th	at has ceased to	exist as a r	esult of the merg	er or consolidation	ı.		
	1 Name of Ent	iity	NAI	2 C Company	y Code		3 State of Domicile		
									•
6.1	Has the reporting entity had any Certificates of Au entity during the reporting period?	thority, licenses or registrations (including corpo	orate registration	, if applicat	ole) suspended o	r revoked by any g	overnmental	Yes	s () No ()
6.2	If yes, give full information:								
7.1	Does any foreign (non-United States) person or e	ntity directly or indirectly control 10% or more of	the reporting ent	ity?				Yes	s () No ()
7.2	If yes,	the percentage of foreign control;							%
		the nationality(s) or entity(s); or if the entity is a	a mutual or recipr	ocal, the n	ationality of its m	nanager or			
	attorn	ey-in-fact and identify the type of entity(s) (e.g.	., individual, cor	poration, g	jovernmént, man	ager or attorney-in	ı-fact) .		i
	N	1 lationality				2 Type of Entity	,		
8.1	Is the company a subsidiary of a bank holding comp	pany regulated by the Federal Reserve Board?						١	res () No (X
8.2	If response to 8.1 is yes, please identify the name	•							
8.3	Is the company affiliated with one or more banks, the	hrifts or securities firms?						١	res () No (X
8.4	If response to 8.3 is yes, please provide the names services agency [i.e. the Federal Reserve Board (I Insurance Corporation (FDIC) and the Securities E	FRB), the Office of the Comptroller of the Curre	ncv (OCC), the	Office of Th	hrift Supervision	nancial regulatory (OTS), the Federa	al Deposit		
	1 Affiliate Name	Location (City, State)		3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC	
		•	<u> </u>		•	•			_

GENERAL

9.	What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit? BUFFAMANTE WHIPPLE BUTTAFARO, 100 É. 5TH ST., PO BOX 1324, JAMESTOWN, NY 14702-1324	
10.1	Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?	Yes () No (X)
10.2	If the response to 10.1 is yes, provide information related to this exemption:	
10.3	Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Model Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?	Yes () No (X)
10.4	If the response to 10.3 is yes, provide information related to this exemption:	
10.5	Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws?	Yes (X) No () N/A (
10.6	If the response to 10.5 is no or n/a, please explain:	
11.	What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? KAY KUFERA CONSULTING, 1 GRACE COURT, MONKTON, MD 21111	
12.1	Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?	Yes () No (X)
	12.11 Name of real estate holding company	
	12.12 Number of parcels involved	
	12.13 Total book/adjusted carrying value	\$
12.2	If yes, provide explanation	
13.	FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:	
	13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?	
	13.2 Does this statement contain all business transacted for the reporting entity through its United States branch on risks wherever located?	Yes () No ()
	13.3 Have there been any changes made to any of the trust indentures during the year?	Yes () No ()
	13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?	Yes () No () N/A (X
14.1	Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships; (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity; (c) Compliance with applicable governmental laws, rules and regulations; (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and (e) Accountability for adherence to the code.	Yes (X) No ()
14.11	If the response to 14.1 is No, please explain:	
14.2	Has the code of ethics for senior managers been amended?	Yes () No (X)
14.21	If the response to 14.2 is Yes, provide information related to amendment(s)	
14.3	Have any provisions of the code of ethics been waived for any of the specified officers?	Yes () No (X)
14.31	If the response to 14.3 is Yes, provide the nature of any waiver (s).	

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below?

Yes () No (X)

15.2 If the response to 15.1 is yes, indicated the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA)			
Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

BOARD OF DIRECTORS

16.	Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof?		
17.	7. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?		
18.	Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person?	Yes (X) No ()	
	FINANCIAL		
19.	Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?	Yes () No (X)	
20.1	Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans): 20.11 To directors or other officers 20.12 To stockholders not officers 20.13 Trustees, supreme or grand (Fraternal only)	\$ \$ \$	
20.2	Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):		
	20.21 To directors or other officers 20.22 To stockholders not officers 20.23 Trustees, supreme or grand (Fraternal only)	\$ \$ \$	
21.1	Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?	Yes () No (X)	
21.2	If yes, state the amount thereof at December 31 of the current year: 21.21 Rented from others 21.22 Borrowed from others 21.23 Leased from others 21.24 Other	\$ \$ \$	
22.1	Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?	Yes () No (X)	
22.2	If answer is yes: 22.21 Amount paid as losses or risk adjustment 22.22 Amount paid as expenses 22.23 Other amounts paid	\$ \$ \$	
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes (X) No ()	
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$ 30.353	

INVESTMENT

24.1	4.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3)				
24.2	If no, give full and complete information relating thereto:				
24.3	off-balance sheet. (an alternative is to reference Note 16 where this information	ng value for collateral and amount of loaned securities, and whether collateral is carried on or on is also provided)			
24.4	Does the Company's security lending program meet the requirements for a conf		Yes () No () N/A (X)		
24.5	If answer to 24.4 is YES, report amount of collateral for conforming programs.		\$		
24.6	If answer to 24.4 is NO, report amount of collateral for other programs.		\$		
24.7	Does your security lending program require 102% (domestic securities) and 105	5% (foreign securities) from the counterparty at the outset of the contract?	Yes () No () N/A (X)		
24.8	Does the reporting entity non-admit when the collateral received from the count	erparty falls below 100%?	Yes () No () N/A (X)		
24.9	Does the reporting entity or the reporting entity's securities lending agent utilize securities lending?	the Master Securities Lending Agreement (MSLA) to conduct	Yes () No () N/A (X)		
25.1	Were any of the stocks, bonds or other assets of the reporting entity owned at l or has the reporting entity sold or transferred any assets subject to a put option subject to Interrogatory 21.1 and 24.3)	December 31 of the current year not exclusively under the control of the reporting entity, contract that is currently in force? (Exclude securities			
			Yes (X) No ()		
25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements 25.22 Subject to reverse repurchase agreements 25.23 Subject to dollar repurchase agreements 25.24 Subject to reverse dollar repurchase agreements 25.25 Pledged as collateral 25.26 Pleaded under option agreements 25.27 Letter stock or securities restricted as to sale 25.28 On deposit with state or other regulatory body 25.29 Other	\$ \$ \$ \$ \$ \$ \$		

INVESTMENT

25.3 For category (25.27) provide the following:

1	2	3
Nature of Restriction	Description	Amount

 $26.1 \quad \hbox{Does the reporting entity have any hedging transactions reported on Schedule DB?}$

Yes () No (X)

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

Yes () No () N/A (X)

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes ()	No	(X)
-------	---	----	-----

 $27.2\,\,$ If yes, state the amount thereof at December 31 of the current year.

INVESTMENT

28. Excluding items in Schedule E - Part 3 - Special Deposits deposit boxes, were all stocks, bonds, and other securi in accordance with Section 1, III General Examination Condition Examiners Handbook?	s, real estate, mortgage loans and it ties, owned throughout the current y onsiderations, F - Outsourcing of Cr	nvestments held physica year held pursuant to a c itical Functions, Custod	illy in the reporting entity's sustodial agreement with a ial or Safekeeping Agreem	offices, vaults or safety qualified bank or trust company ents of the NAIC Financial	Yes (X) No ()
28.01 For agreements that comply with the requirements of the	NAIC Financial Condition Examiner	s Handbook, complete t	he following:		
1 Name of Custodian(s)		Cus	2 stodian's Address		
CITIBANK 111 V US BANK 425 V	/ALL ST, NEW YORK, NY 10043 . /ALNUT ST, CINCINNATI, OH 4520)2			
28.02 For all agreements that do not comply with the requirement	2		provide the name, location	3	
Name (s)	Location	(s)		Complete Explanation(s)	
28.03 Have there been any changes, including name changes28.04 If yes, give full and complete information relating theret		3.01 during the current y	ear?		Yes () No (X)
1 Old Custodian	2 New Custodian	3 Date of Change		4 Reason	
28.05 Identify all investment advisors, broker/dealers or indivic authority to make investments on behalf of the reporting	uals acting on behalf of broker/deal entity:	ers that have access to	the investment accounts,	handle securities and have	
Central Registration Depository Number(s)		2 Name		3 Address	
	DWIGHT ASSET M	ANAGEMENT	100 BANK ST. SI	JITE 800, BURLINGTON, VT 05401	

INVESTMENT

29.1	Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange
	Commission (SEČ) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes () No (X)

29.2 If yes, complete the following schedule:

1	2	3
CUSIP Number	Name of Mutual Fund	Book/Adjusted Carrying Value
		, ,

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from question 29.2)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

INVESTMENT

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	\$ 3,282,833	\$ 3,340,299	\$ 57,466
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$ 3,282,833	\$ 3,340,299	\$ 57,466

30.4	Describe the sources or methods utilized in determining the fair values: THE FAIR VALUE IS THE VALUE ASSIGNED BY THE SVO. WHERE PRICES ARE NOT PROVIDED BY THE SVO, A PRICING SERVICE IS USED.	
31.1	Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?	Yes () No (X
31.2	If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?	Yes () No (
31.3	If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:	
32.1	Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed?	Yes (X) No (
32.2	If no, list exceptions:	

OTHER

33.1	Amount of p	ayments to Trade Associations, service organizations and statistical or Rating Bureaus, if any?		\$ 33,341
33.2	List the nam organization	ne of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade is and statistical or rating bureaus during the period covered by this statement.	e associations, service	
		1 Name	2 Amount Paid	
		INSURANCE SERVICES OFFICES	\$ 24,906	
			\$	
			\$	
			\$	
34.1 34.2	List the nam	nayments for legal expenses, if any? The of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expensibles statement.	ses during the period	\$ 493
		1 Name	2 Amount Paid	
		MARTIN AND SEIBERT	\$ 493	
			\$	
			\$	
			\$	
35.1 35.2		payments for expenditures in connection with matters before legislative bodies, officers or departments of government, are of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in codies, officers or departments of government during the period covered by this statement.	•	\$
		1 Name	2 Amount Paid	
			\$	
			\$	
			\$	
			\$	

1.1	Does the reporting entity have any direct Medica	are Supplement Insurance in force?		Yes () No (X)
1.2	If yes, indicate premium earned on U.S. busine	ess only.		\$
1.3	What portion of Item (1.2) is not reported on the 1.31 Reason for excluding:	e Medicare Supplement Insurance Experience Exhibit?		\$
1.4	Indicate amount of earned premium attributable	to Canadian and/or Other Alien not included in Line (1.2) above.		··· \$
1.5	Indicate total incurred claims on all Medicare Su	pplement insurance.		\$
1.6	Individual policies:	Most current three years:		
		1.61 Total premium earned 1.62 Total incurred claims 1.63 Number of covered lives		\$ \$
		All years prior to most current three years:		
		1.64 Total premium earned1.65 Total incurred claims1.66 Number of covered lives		\$ \$
1.7	Group policies:	Most current three years:		
		1.71 Total premium earned1.72 Total incurred claims1.73 Number of covered lives		\$ \$
		All years prior to most current three years:		
		1.74 Total premium earned1.75 Total incurred claims1.76 Number of covered lives		\$ \$
2.Hea	alth Test:		1 2 Current Year Prior Year	
		2.1 Premium Numerator 2.2 Premium Denominator 2.3 Premium Ratio (Line 2.1/Line 2.2) 2.4 Reserve Numerator 2.5 Reserve Denominator 2.6 Reserve Ratio (Line 2.4/Line 2.5)	\$ \$ \$ \$ \$ \$	
3.1	Does the reporting entity issue both participating	g and non-participating policies?		Yes () No (X)
3.2	If yes, state the amount of calendar year premiu	ums written on:		
		3.21 Participating policies3.22 Non-participating policies		\$ \$
	For Mutual reporting entities and Reciprocal Exc			
	Does the reporting entity issue assessable polici			Yes () No ()
	Does the reporting entity issue non-assessable p			Yes () No ()
		tent of the contingent liability of the policyholders? be paid during the year on deposit notes or contingent premiums.		\$
	For Reciprocal Exchanges only:	r be paid during the year off deposit notes of contingent premiums.		Ψ
	Does the exchange appoint local agents?			Yes () No ()
	If yes, is the commission paid:			
		5.21 Out of Attorney's-in-fact compensation5.22 As a direct expense of the exchange		Yes () No () N/A (X Yes () No () N/A (X
5.3	What expenses of the Exchange are not paid ou			
5.4		jent on fulfillment of certain conditions, been deferred?		Yes () No ()
	, , , , , , , , , , , , , , , , , , , ,			() - ()

6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? NOT APPLICABLE	
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: AUTO PROPERTY EXPOSURE LOCATED IN WY SUBJECT TO HAIL DAMAGE. PML HAS NOT BEEN DETERMINED.	
6.3	What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?	
	THE COMPANY HAS PURCHASED CATASTROPHE REINSURANCE AND UTILIZES A 40% QUOTA SHARE AGREEMENT.	
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?	Yes (X) No ()
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.	
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes () No (X)
7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes () No (X)
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes () No (X)
8.2	If yes, give full information.	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract (s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term; (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reinsurer, or an affiliate of the reinsurer; (c) Aggregate stop loss reinsurance coverage; (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party; (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.	Yes () No (X)
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of the prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where: (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes () No (X)
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9: (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income; (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contra (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes () No (X)
95	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract (s) is treated differently for GAAP and SAP.	100 () INU (A)
9.0	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or, (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or, (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes () No (X) Yes () No (X) Yes () No (X)

10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original reporting entity would have been required to charge had it retained the risks. Has this been done?	Yes () No () N/A (X
11.1	Has this reporting entity guaranteed policies issued by any other entity and now in force?	Yes () No (X)
11.2	If yes, give full information.	
10 1	If the condition patitive product and advantage of the condition of the co	
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses	\$
	'	\$
12.2		\$
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes () No () N/A (X
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement:	
	12.41 From	%
	12.42 To	%
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes () No (X)
12.6	If yes, state the amount thereof at December 31 of the current year:	
	12.61 Letters of credit	\$
	12.62 Collateral and other funds	\$
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$ 125,000
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?	Yes () No (X)
13.3	State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.	2
14.1	Is the company a cedant in a multiple cedant reinsurance contract?	Yes (X) No ()
14.2	If yes, please describe the method of allocating and recording reinsurance among the cedants:	
	PREMIUM IS CEDED BASED ON SUJECT NET PREMIUM WRITTEN. LOSS IS RECOVERED BASED ON THE UNDERLYING POLICY.	
14.3	If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?	Yes (X) No ()
14.4	If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements?	Yes () No (X)
14.5	If the answer to 14.4 is no, please explain:	
15.1	Has the reporting entity guaranteed any financed premium accounts?	Yes () No (X)
15.2	If yes, give full information.	

16.1	Does the reporting entity	y write any warranty business'	?				Yes () No (X)
	If yes, disclose the follow	wing information for each of th	ne following types of warrant	y coverage:			
	16.11 Home 16.12 Products	Direct Losses Incurred	Direct Losses Unpaid \$	3 Direct Written Premium \$	4 Direct Premium Unearned \$	5 Direct Premium Earned \$	
	16.13 Automobile 16.14 Other*	\$	1	\$	\$	\$	
	* Disclose type of covera	age:					
17.1	Does the reporting entity	y include amounts recoverable	on unauthorized reinsurance	e in Schedule F - Part 3 that	it excludes from Schedule F -	Part 5?	Yes () No (X)
	Provide the following info	d losses on contracts in force ormation for this exemption: 17.11 Gross amount of unaul 77.12 Unfunded portion of In 17.13 Paid losses and loss at 7.14 Case reserves portion 17.15 Incurred but not report 7.16 Unearned premium pol 17.17 Contingent commission ormation for all other amounts 17.18 Gross amount of unaul 17.19 Unfunded portion of In 17.20 Paid losses and loss at 7.21 Case reserves portion 17.22 Incurred but not report 7.23 Unearned premium pol 17.24 Contingent commission 17.24 Contingent commission 17.25 Unearned premium pol 17.24 Contingent commission 17.25 Unearned premium pol 17.26 University of the 18.25 Unearned premium pol 17.26 Contingent commission 18.25 Unearned premium pol 17.26 University of the 18.25 Un	thorized reinsurance in Sche terrogatory 17.11 djustment expenses portion of Interrogatory 17.11 ed portion of Interrogatory 1 tition of Interrogatory 17.11 n portion of Interrogatory 17 is included in Schedule F - Pa thorized reinsurance in Sche terrogatory 17.18 djustment expenses portion of Interrogatory 17.18 ed portion of Interrogatory 1 rtion of Interrogatory 17.18	edule F - Part 3 excluded from finterrogatory 17.11 7.11 .11 rt 3 and excluded from Schedule F - Part 3 excluded from of Interrogatory 17.18 7.18	n Schedule F - Part 5 dule F - Part 5, not included a		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
18.1	Do you act as a custodia	an for health savings accounts	?				Yes () No (X)
18.2	If yes, please provide th	ne amount of custodial funds h	eld as of the reporting date.				\$
18.3	Do you act as an admini	strator for health savings acco	ounts?				Yes () No (X)
10 /	If you please provide th	a halanca of the funds admini	stared as of the reporting da	ato.			¢

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

		1 2011	2 2010	3 2009	4 2008	5 2007
	Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. 2. 3. 4. 5.	Liability lines (Lines 11. 1, 11. 2, 16, 17. 1, 17. 2, 17. 3, 18. 1, 18. 2, 19. 1, 19. 2 and 19. 3, 19. 4) Property lines (Lines 1, 2, 9, 12, 21 and 26) Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27). All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34) Nonproportional reinsurance lines (Lines 31, 32 and 33)	3,748,737 506,167	l	2,063,101		1,100,282
6.	Total (Line 35)	6,498,593	4,981,073	3,872,715	2,570,194	2,343,420
	Net Premiums Written (Page 8, Part 1B, Column 6)					
7. 8. 9. 10.	Liability lines (Lines 11. 1, 11. 2, 16, 17. 1, 17. 2, 17. 3, 18. 1, 18. 2, 19. 1, 19. 2 and 19. 3, 19. 4) Property lines (Lines 1, 2, 9, 12, 21 and 26) Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27). All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34) Nonproportional reinsurance lines (Line 31, 32 and 33)	2,242,217	1,811,844	1,026,703	570,649	545,060
12.	Total (Line 35)	4,033,708	3,291,119	2,062,916	1,327,309	1,165,525
	Statement of Income (Page 4)					
13. 14. 15.	Net underwriting gain (loss) (Line 8)	91,797		56,678	114,311	148,779
16. 17.	Dividends to policyholders (Line 17). Federal and foreign income taxes incurred (Line 19).					
18.	Net income (Line 20)	354,809	1,973	(166,923)	(53,302)	101,061
	Balance Sheet Lines (Pages 2 and 3)					
19. 20.	Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3) Premiums and considerations (Page 2, Column 3) 20.1 In course of collection (Line 15.1)				3,664,838	
04	20.2 Deferred and not yet due (Line 15.2) 20.3 Accrued retrospective premiums (Line 15.3)	2,450,732	2,009,674		951,844	
21. 22. 23.	Losses (Page 3, Line 1)	615,373 234,245	490,135	396,478 97.219	55.821	236,599
24. 25. 26.	Unearned premiums (Page 3, Line 9) Capital paid up (Page 3, Line 30 and Line 31) Surplus as regards policyholders (Page 3, Line 37)	1,200,000	1,200,000	1,000,000	1,000,000	1,000,000
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	524,657	571,299	82,261	(250,650)	340,116
	Risk-Based Capital Analysis					
28. 29.	Total adjusted capital Authorized control level risk-based capital					
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3)					
30.	(Item divided by Page 2, Line 12, Column 3) x 100.0 Bonds (Line 1)	78.6	74.3	90.2	80.0	76.2
31. 32. 33.	Stocks (Line 2. 1 and Line 2. 2) Mortgage loans on real estate (Line 3. 1 and Line 3. 2) Real estate (Lines 4. 1, 4. 2 and 4. 3) Cash, cash equivalents and short-term investments (Line 5)					
34. 35. 36.	Contact loans (Line 6)					1
37. 38. 39.	Derivatives (Line 7) Other invested assets (Line 8) Receivables for securities (Line 9) Securities lending reinvested collateral assets (Line 10) Aggregate write-ins for invested assets (Line 11)		l			
40.						
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42. 43. 44. 45.	Affiliated bonds (Schedule D, Summary, Line 12, Column 1). Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1). Affiliated common stocks (Schedule D, Summary, Line 24, Column 1. Affiliated short-term investments (Schedule DA Verification, Column 5,					
46. 47.	Line 10). Affiliated mortgage loans on real estate. All other affiliated.					
48.	Total of above Line 42 through Line 47					
49.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2011	2 2010	3 2009	4 2008	5 2007
	Capital and Surplus Accounts (Page 4)					
50.	Net unrealized capital gains (losses) (Line 24)					
51.	Dividends to stockholders (Line 35)					
52.	Change in surplus as regards policyholders for the year (Line 38)	413,510	514,499	(132,379)	(39,257)	83,308
	Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
53.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	668,970	668,214	464,000	533,649	502,063
54.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	1,882,716	1,198,702	790,340	787,971	487,640
55.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)		51,439	19,008		
56.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)					
57.	Nonproportional reinsurance lines (Lines 31, 32, and 33)					
58.	Total (Line 35)	2,585,194	1,918,355	1,273,348	1,321,620	989,703
	Net Losses Paid (Page 9, Part 2, Column 4)					
59.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	380,816	357,087	232,705	267,822	251,032
60.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	1,129,630	711,286	396,370	391,265	243,837
61.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	33,508	51,439	19,008		
62.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)					
63.	Nonproportional reinsurance lines (Lines 31, 32, and 33)					
64.	Total (Line 35)	1,543,954	1,119,812	648,083	659,087	494,869
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
65.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66.	Losses incurred (Line 2)		44.9	49.1 .	51.0	49.5
67.	Loss expenses incurred (Line 3)		8.2	12.0	13.7	14.0
68.	Other underwriting expenses incurred (Line 4)		47.4	52.2	49.6	35.4
69.	Net underwriting gain (loss) (Line 8)					
	Other Percentages					
70.	Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	26 7	39 3	43.2	46.5	42 4
71.						
72.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)					
	One Year Loss Development (000 omitted)		117.7	90.4	55.0	47.0
70	Post and the standard control of the standard control					
73.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)		13	23	(1)	(45
74.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Column 1 x 100.0)	1.1	0.6	1.0		(1.9
	Two Year Loss Development (000 omitted)					
75.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)		139	34	(48)	
76.	Percent of development of losses and loss expenses incurred to reported policyholders'					
	Column 2 x 100.0)		5.8	1.4	(2.0)	

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? If no, please explain:

Yes () No ()

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

		Premiums Earned	I		Loss and Loss Expense Payments							
Years in Which Premiums	1	2	3	Loss Pa	yments	Defense Containmer		Adjusting Payn		10	11 Total	Number of Claims
Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net (Columns 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	Reported - Direct and Assumed
1. Prior 2. 2002 3. 2003 4. 2004 5. 2005 6. 2006 7. 2007 8. 2008 9. 2009 10. 2010 11. 2011	1,067 2,582 2,471 3,220 4,343 5,837	533 1,296 1,223 1,532 1,643 2,221	X X X 534 1,286 1,248 1,688 2,700 3,616	400 1,449 1,424 1,355 1,706 2,063	200 725 709 669 657 816		5 32 17 12 6		2 8 13 15 15 20		262 926 884 835 1,235 1,432	XXX XXX XXX XXX XXX XXX XXX XXX XXX XX
12. Totals	XXX	XXX	XXX	8,397	3,776	178	73	931	73	369	5,584	XXX

	Losses	Unpaid		Defense and Cost Containment Unpaid				Adjusting and	Other Unpaid	23	24	25
Case	Basis	Bulk +	· IBNR	Case	Basis	Bulk +	· IBNR	21	22		Total Nat	Number of Claims
13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Losses and Expenses Unpaid	Outstanding - Direct & Assumed
												XXX
												XXX
												XXX
		1				5	1				9	XXX
					2 1							XXX
	19 177				5			5 42				XXX
572	236	472	193	33	8	199	38	51	3		849	XXX
	13 Direct and Assumed 25 58 45 444	Case Basis 13	13	Case Basis Bulk + IBNR 13 Direct and Assumed 14 Direct and Assumed 16 Direct and Assumed ————————————————————————————————————	Case Basis Bulk + IBNR Case 13 Direct and Assumed 15 Direct and Assumed 16 Direct and Assumed Ceded Assumed Ceded 10 5 S 10 5 S 25 12 10 5 S 3 S 58 28 38 21 4 4 45 19 130 53 25 444 177 283 108 1 108 1	Case Basis Bulk + IBNR Case Basis 13 Direct and Assumed 14 Direct and Ceded 15 Direct and Assumed 16 Direct and Ceded 17 Direct and Assumed 18 Direct and Ceded	Case Basis Bulk + IBNR Case Basis Bulk + IBNR 13 Direct and Assumed 14 Direct and Assumed 16 Direct and Ceded 17 Direct and Assumed 18 Direct and Ceded 19 Direct and Assumed Assumed Ceded 10 Direct and Assumed 10 Direct and Assumed	Case Basis Bulk + IBNR Case Basis Bulk + IBNR 13 Direct and Assumed 14 Direct and Assumed 15 Direct and Ceded 17 Direct and Assumed 18 Direct and Ceded 19 Direct and Assumed 19 Direct and Ceded Assumed Ceded Assumed Ceded Assumed Ceded 10 5 5 5 5 1 5 1 5 1 10 1<	Case Basis Bulk + IBNR Case Basis Bulk + IBNR 21 13 Direct and Assumed 14 Direct and Assumed 15 Direct and Assumed 17 Direct and Ceded 18 Direct and Assumed 19 Direct and Ceded Direct and Assumed 10 Direct and Ceded 10 Direct and Assumed 10 Dire	Case Basis Bulk + IBNR Case Basis Bulk + IBNR 21 22 13 Direct and Assumed 14 Direct and Assumed 15 Direct and Ceded 17 Direct and Assumed 18 Direct and Ceded 19 Direct and Assumed 19 Direct and Ceded 10 Direct and Assumed 10 10 Direct and Assumed	Case Basis Bulk + IBNR Case Basis Bulk + IBNR 21 22 13 Direct and Assumed 14 Direct and Assumed 15 Direct and Assumed 18 Direct and Assumed 19 Direct and Assumed 20 Direct and Assumed Direct and Assumed Ceded Assumed Ceded Anticipated	Case Basis Bulk + IBNR Case Basis Bulk + IBNR 21 22 Salvage and Subrogation Anticipated Total Net Losses and Expenses Unpaid 13 Direct and Assumed Ceded Ceded Direct and Assumed Ceded Direct and Assumed Ceded Direct and Assumed Ceded Ceded Ceded Direct and Assumed Ceded Ceded Ceded Direct and Assumed Ceded Ceded<

	Total Loss	es and Loss Expense	es Incurred	Loss and (Incu	I Loss Expense Per rred/Premiums Ear	rcentage rned)	Nonta Disc		34 Inter	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	- Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1 2 3 4 5 6 7 8 9	470 1,706 1,677 1,652 2,182	208 	262 935 918 901		39.0 59.5 62.1 49.0 46.7	49.1 72.7 73.6 53.4 52.4 55.4				100	
12	3,146 XXX	1,143	XXX	XXX	XXX	X X X			XXX	615	234

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

	II	DEVELOPMENT										
Years in Which Losses Were	1	2	3	4	5	6	7	8	9	10	11	12
Incurred	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	One Year	Two Year
1. Prior												
2. 2002												
3. 2003	XXX											
4. 2004	XXX	XXX										
5. 2005	XXX	XXX	xxx									
6. 2006	XXX	XXX	xxx	XXX	251	206	203	205	212	207	(5)	2
7. 2007	XXX	XXX	xxx	XXX	XXX	694	696	729	754	764	10	35
8. 2008	XXX	XXX	xxx	XXX	XXX	XXX	648	636	720	756	36	120
9. 2009	XXX	XXX	xxx	XXX	XXX	XXX	XXX	863	760	768	8	(95)
10. 2010	XXX	XXX	xxx	XXX	XXX	XXX	xxx	xxx	1,270	1,252	(18)	XXX
11. 2011	XXX	XXX	xxx	XXX	XXX	XXX	XXX	XXX	xxx	1,780	xxx	XXX
										12. Totals	31	62
										12. 10ld15	31	62

SCHEDULE P - PART 3 - SUMMARY

	CUMI	11	12									
Years in Which Losses Were Incurred	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000										XXX	XXX
2. 2002											xxx	XXX
3. 2003	XXX										xxx	XXX
4. 2004	XXX	XXX									xxx	XXX
5. 2005	XXX	XXX	XXX								XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	154	194	194	199	202	207	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	463	647	683	741	755	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	480	544	682	733	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	557	637	705	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	867	1,078	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,248	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

	BL	ILK AND IBNR RES	SERVES ON NET I	OSSES AND DEF	ENSE AND COST	CONTAINMENT E	XPENSES REPOR	RTED AT YEAR EN	ND (\$000 OMITTEE	D)
Years in Which Losses Were	1	2	3	4	5	6	7	8	9	10
Incurred	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior										
2. 2002										
3. 2003	XXX									
4. 2004	XXX	XXX								
5. 2005	XXX	XXX	xxx							
6. 2006	XXX	XXX	xxx	XXX	56	12	5			
7. 2007	XXX	XXX	xxx	XXX	xxx	63	24	23	12	9
8. 2008	XXX	XXX	xxx	xxx	xxx	XXX	55	31	31	9
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208	55	30
10. 2010	XXX	XXX	xxx	XXX	xxx	XXX	XXX	XXX	259	128
11. 2011	XXX	XXX	xxx	xxx	xxx	xxx	XXX	xxx	xxx	264

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	1	Policy and Memb Return Premium on Policies	ms, Including ership Fees Less is and Premiums Not Taken	4 Dividends Paid or Credited to	5 Direct Losses	6	7	8 Finance and	9 Direct Premium Written for Federal
States, Etc.	Active Status	2 Direct Premiums Written	3 Direct Premiums Earned	Policyholders on Direct Business	Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Service Charges Not Included in Premiums	Purchasing Groups (Included in Column 2)
. Alabama AL . Alaska AK	N								
. Arizona AZ	N								
. Arkansas	N								
. Colorado CO	N								
. Connecticut	N								
Dist. Columbia DC	N								
. Florida	N								
. Georgia GA . Hawaii HI	N N								
. Idaho ID	Ν								
. Illinois	N								
lowa IA	N								
. Kansas	N								
. Kentucky	N								
. Maine ME	N								
. Maryland MD . Massachusetts MA	N								
Michigan MI	Ν								
Minnesota MN Mississippi MS	N N								
Missouri MO	N								
Montana MT Nebraska NE	N								
Nebraska NE Nevada NV	N N								
New Hampshire NH	N								
New Jersey NJ New Mexico NM	N								
New York NY	N								
North Carolina NC North Dakota ND	N								
North Dakota ND Ohio OH	N								
Oklahoma OK	N								
Oregon OR Pennsylvania PA	N								
Rhode Island RI	N								
South Carolina SC South Dakota SD	N								
Tennessee TN	N								
Texas TX	N								
Utah UT Vermont VT	N N								
Virginia VA	N								
. Washington					2,585,194				
. Wisconsin	N				2,000,104	2,001,411			
. Wyoming WY	N								
. American Samoa AS . Guam GU	N								
. Puerto Rico PR	N								
U.S. Virgin Islands VI Northern Mariana Islands MP	N								
Canada CN	N								
. Aggregate other alien OT	XXX								
. Totals	(a) 1	6,498,594	5,837,138		2,585,194	2,857,477	1,044,238	13,727	
TAILS OF WRITE-INS	XXX								
01	XXX								
3	XXX								
 Summary of remaining write-ins for Line 58 from overflow page 	XXX								
9. Totals (Line 5801 through]							
Line 5803 plus Line 5898) (Line 58 above)	xxx								
,									

⁽a) Insert the number of "L" responses except for Canada and Other Alien .

Farmers & Mechanics Mutual Insurance Fed ID: 55-0168389 NAIC: 36315

Parent Company

Farmers & Mechanics Fire and Casualty Insurance Co. Fed ID: 03-0599676 NAIC: 12611

100% Owned

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